



Order Filed on May 27, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
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Cenlar FSB as servicer for Police and Firemen's
Retirement System Board of Trustees by its
Administrative Agent New Jersey Housing and
Mortgage Finance Agency
By Maria Cozzini, Esq.

In Re:

Douglas E. Waldron

Patricia L. Waldron aka Patricia Morris-Waldron

Debtor(s).

Case No.: 19-10008-ABA

Chapter: 13

Hearing Date:

Judge: Andrew B. Altenburg, Jr.

ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT WITH CONDITIONS

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**

DATED: May 27, 2022



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Douglas E. Waldron and Patricia L. Waldron aka Patricia Morris-Waldron

Case No: 19-10008-ABA

Caption: Order Resolving Creditor's Certification of Default with Conditions

Applicant: Police and Firemen's Retirement System Board of Trustees by its Administrative Agent New Jersey Housing and Mortgage Finance Agency
Applicant's Counsel: Stern Lavinthal & Frankenberg, LLC
Debtor's Counsel: Warren D. Levy
Property Involved ("Collateral"): 27 Croyden Road, Hamilton Township, NJ 08330

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 7 months, from November, 2021 to May, 2022
- The Debtor is overdue for 1 payments at \$2,497.19 per month
- The Debtor is overdue for 6 payments at \$2,513.32 per month
- The Creditor acknowledges receipts of the following payments after this Notice of Default was filed: \$2,465.88, \$2,465.88, and \$7,491.57
- Less Funds held in debtor(s) suspense \$728.55

Total Arrearages Due \$4,424.63

2. Debtor must cure all post-petition arrearages, as follows:

- Immediate payment in the amount of \$2,212.30 to be made by May 16, 2022 and the remainder of the arrears in the amount of \$2,212.33 to be made by May 31, 2022.
- Beginning on June 1, 2022, regular monthly mortgage payments shall continue to be made in the amount \$2,513.32.

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3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Immediate payment: Cenlar FSB, Attn: Bk Dept
425 Phillips Blvd.
Ewing, NJ 08618
- ✓ Regular monthly payment: Cenlar FSB, Attn: Bk Dept
425 Phillips Blvd.
Ewing, NJ 08618
- ✓ Monthly cure payment: Cenlar FSB, Attn: Bk Dept
425 Phillips Blvd.
Ewing, NJ 08618

4. In the event of Default:

If the Debtors fail to make the immediate payment specified above or fail to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.

- ☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

- ✓ The Applicant is awarded attorney's fees of \$350.00.
The fees and costs are payable:
 - ✓ through the Chapter 13 plan.
 - ☐ to the Secured Creditor within _____ days.

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☐ Attorneys' fees are not awarded.